

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

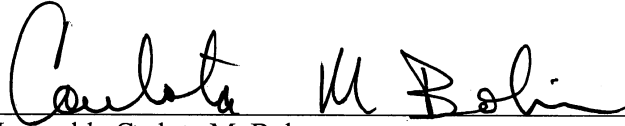
IN RE:	)	Case No. 17-23687 CMB
	)	Chapter 13
KEVIN P. KOWALCZYK	)	Docket No. 48
DEBRA L. KOWALCZYK,	)	
<i>Debtors</i>	)	
	)	
KEVIN P. KOWALCZYK	)	
DEBRA L. KOWALCZYK,	)	
<i>Movants</i>	)	
	)	
vs.	)	
	)	
RONDA J. WINNECOUR, ESQ., TRUSTEE	)	
<i>Respondents</i>	)	

**CONSENT ORDER OF COURT**

AND NOW, to wit, this 22nd day of October, 2018, it is  
hereby ORDERED, ADJUDGED, and DECREED, that:

1. The Debtors are approved to obtain a loan for no more than \$25,000.00, with a monthly payment of no more than \$450.00 and an interest rate of no more than 21% to be used to purchase a new or used motor vehicle;
2. The Debtors' current vehicle, a 2006 Chevrolet Aveo is no longer operational. The Debtors are permitted to sell the vehicle for scrap for a value not to exceed \$1,000.00;
3. The vehicle must be purchased within 60 days of the date of this order;
4. The Debtors will file a report of financing within 10 days of purchase of the vehicle.
5. The Debtors shall file an amended Chapter 13 Plan, which includes the new vehicle loan, within 10 days after the vehicle has been purchased.

~~FURTHER ORDERED:~~

A handwritten signature in black ink, appearing to read 'Carlota M. Bohm', written over a horizontal line.

Honorable Carlota M. Bohm  
U.S. Bankruptcy Judge

/s/ Jana Pail  
Jana Pail, Esquire  
Office of the Chapter 13 Trustee

/s/ Kenneth Steidl  
Kenneth Steidl, Esquire  
Attorney for the Debtor

FILED  
10/22/18 4:16 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Kevin P Kowalczyk  
Debra L Kowalczyk  
Debtors

Case No. 17-23687-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2018.  
db/jdb +Kevin P Kowalczyk, Debra L Kowalczyk, 285 Huston Rd., Ford City, PA 16226-4411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 24, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2006-BC3) ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2006-BC3) bkggroup@kmlawgroup.com  
Kenneth Steidl on behalf of Joint Debtor Debra L Kowalczyk julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Debtor Kevin P Kowalczyk julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Kevin Scott Frankel on behalf of Creditor Bayview Loan Servicing, LLC, et al pak@logs.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8